

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
JH	A	5,187,735	Feb. 16, 1993	Herrero Garcia et al	379	88	Mar 1, 1990
JH	B	5,450,537	Sep 12, 1995	Hirai, et al	395	149	Nov. 4, 1993
JH	C	5,704,029	Dec 30, 1997	Wright, Jr.	395	149	May 23, 1994
JH	D	5,727,163	Mar 10, 1998	Bezos	395	227	Mar 30, 1995
JH	E	5,774,883	Jun 30, 1998	Andersen et al	205	38	May 25, 1995
JH	F	5,819,029	Oct 6, 1998	Edwards et al	395	186	Feb 20, 1997
JH	G	5,819,236	Oct 6, 1998	Josephson	705	35	Jun 12, 1995
JH	H	5,987,434	Nov 16, 1999	Libman	705	36	Jun 10, 1996
JH	I	5,995,947	Nov 30, 1999	Fraser, et al	705	38	Sep 12, 1997
JH	J	6,000,832	Dec 14, 1999	Franklin et al	364	479.02	Sep 24, 1997
JH	K	6,029,149	Feb 22, 2000	Dykstra et al	705	38	Apr 26, 1999
JH	L	6,029,890	Feb 29, 2000	Austin	235	380	Jun 22, 1998
JH	M	6,088,686	Jul 11, 2000	Walker, et al	705	38	Dec 3, 1996
JH	N	6,105,007	Aug 15, 2000	Norris	705	38	May 5, 1999
JH	O	6,112,190	Aug. 29, 2000	Fletcher, et al	705	38	Aug 19, 1997

**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation
JH	L	EP0840244A1	06.05.1998	EP	G06F	17/60	Yes No

**Other Documents**

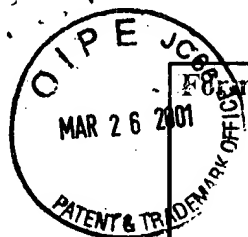
Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	M	Altavista search, FICO, <a href="http://www.altavista.com">http://www.altavista.com</a>
JH	N	Anon. "To Boost Balances, AT&T Renews No-Fee Universal Credit Card Offer", Gale Group Newsletter, V 10, N. 13, Mar 30, 1992.
JH	O	Anon. "Citgo Puts a New Spin on the Cobranded Oil Card", Credit Card News, p. 4, Nov 1, 1995.
JH	P	Anon. "Microsoft Targets More than PIM Market with Outlook 2000," Computer Reseller News, N. 805, pp: 99, Aug 31, 1998.
	Q	<del>Block, Valerie, "Network Assembles Card Issuers at an Internet Site," American Banker, Vol. 160, No. 198, pg. 11, Oct. 13, 1995.</del>
JH	R	Chesanow, Neil, "Pick the Right Credit Cards---and use them wisely", Medical Economics, v. 75, n. 16, pg. 94, Aug. 24, 1998.
	S	<del>Credit Card Network, USA <a href="http://www.creditnet.com">http://www.creditnet.com</a></del>
JH	T	Friedland, Marc, "Credit Scoring Digs Deeper into Data", Credit World, v. 84, n. 5 pg. 19-23, May 1996.

Examiner

*John W. Hayes*

Date Considered

7/20/2001



Form 1449 (Modified)

**Information Disclosure  
Statement By Applicant**

(Use Several Sheets if Necessary)

Atty Docket No. NEXTP002  
Application No.: 09/185,878  
Inventor LENT, et al  
Group 2761  
Filing Date November 3, 1998

**U.S. Patent Documents**

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

RECEIVED  
MAR 28 2001  
Technology Center 2100

**Foreign Patent or Published Foreign Patent Application**

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	L							
	M							

**Other Documents**

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
JH	V	Hollander, Geoffrey, "Sibling Tool Personator 3 untangles File Formats", InfoWorld, v20, n5 pp 102, Feb. 2, 1998.
JH	W	Kantrow, Yvett D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pg 1-2. Jan 28, 1992.
JH	X	Lotus News Release: "Lotus Delivers Pre-Release of Lotus Notes 4.6 Client Provides Compelling New Integration with Internet Explorer", May 20, 1997.
JH	Y	Stetenfeld, Beth, "Credit Scoring: Finding the Right Recipe", Credit Union Management, v. 17, n 11, pg. 24-26, Nov 1994.
	Z	
Examiner <i>John W. Hayes</i>		Date Considered 7/20/2001

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form 1449 (Modified)

Information Disclosure  
Statement By Applicant

(Use Several Sheets if Necessary)

Atty Docket No. NEXTP002  
 Application No.: 09/185,878  
 Inventor LENT, et al  
 Group 2787  
 Filing Date November 3, 1998

#10

## U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
JH	A	6,202,053	Mar 13, 2001	Christiansen, et al	705	38	Jan 23, 1998
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						
	J						
	K						

RECEIVED

JUL 12 2001

Technology Center 2100

## Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
	L						Yes	No
	M							
	N							
	O							
	P							

## Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	R	
	S	
	T	
Examiner	John V. Hayes	
	Date Considered	7/20/2001

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.